

AMENDMENT

Sir:

In response to the Office Action dated 05 July 2005, please amend the claims as indicated below:

In the Claims:

1. (CURRENTLY AMENDED) A method comprising:

receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user; and

transmitting authorizing at least one payment transaction wherein authorization is effected by user input responsive to the communication to a and the computational entity through a wireless device.

2. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

accepting alphanumeric user input to the wireless device.

3. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

accepting voice user input to the wireless device.